ABSTRACT OF THE DISCLOSURE

Disclosed are a method and a device for processing an automobile insurance, and more particularly a method and a device for processing an automobile insurance according to a driving distance and time. The method according to the invention includes the steps of purchasing a card, on which a predetermined information on the insurance is recorded, at a price discriminated according to the existing method of calculating an insurance fee, inputting the predetermined information on the insurance recorded on the purchased card to a card reader of the insurance processing system mounted on a vehicle, memorizing the information on the insurance read out by a microcomputer from the card reader in a memory device controlled by the microcomputer, and displaying the same on a display section, inputting driving information sensed by a vehicle driving information sensor connected to the prepaid card-type insurance processing system as the vehicle drives, computing a remaining insurance value or a used insurance value by means of the microcomputer based on the insurance information read out by the card and the driving information inputted by the vehicle driving information sensor, and renewing or extinguishing an insurance value recorded on the card by transmitting the remaining insurance value or the used insurance value computed by the microcomputer to the card reader. The device according to the invention includes a card, on which a predetermined insurance value is recorded, driving sensing means for sensing a driving time or distance of a vehicle, and processing means for reading out insurance information recorded on the card after the card is inserted, displaying a remaining insurance value, calculating a predetermined extinguishing insurance value, subtracting the extinguished insurance value from the remaining insurance value according to a driving time or distance inputted from the driving sensing means, and re-recording the remaining insurance value on the card.

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